

ATTACHMENT D

3 PAGES

THE SOUTHERN NEW ENGLAND TELEPHONE COMPANY

ASSUMPTIONS USED IN ACTUARIAL STUDY

(See Response to Para. 21(4))

Assumptions used in Actuarial Study

Consistent with Pension Fund Study

Discount Rate: 7.5%

Return on Assets: (Net of investment fees)

Life	8.0%
Bargaining Unit Health	8.0%
Management Health	7.5%*

* Reflects cost of TOLI for Management Health purchased because this trust is subject to Unrelated Business Income Tax

Attribution period:

FAS106: Till eligible to receive benefit

Pension: Till expect to retire

FAS106: Only receive benefit if retire with a service pension

PENSION: Receive pension at 65 years if 5 years of service or more when leave Company

Average Remaining Service Life:

<u>FAS 106:</u>	
BU Health	19.1 Yr.
Management Health	16.9 Yr.
Life	18.4 Yr.
(31% management at 16.9 yr. plus 69% bargaining unit at 19.1 years)	
<u>Pension:</u>	
Management	Yr.
Bargaining Unit	Yr.

Salary increases (including progressions) 4.5%

Inflation and Utilization

Attachment II

SNET RETIREE HEALTH PLANS

1992 VALUATION

ASSUMPTIONS FOR PRE-90 NONMANAGEMENT AND PRE-1992 MANAGEMENT RETIREES (GRANDFATHERED GROUP)

A. Medical Care Trend Rates

	<u>Pre-65</u>	<u>Post-65</u>
1993	10.9	5.7
1994	9.9	8.1
1995	9.6	7.9
1996	9.0	7.6
1997	8.4	7.5
1998	7.9	7.5
1999	7.5	7.5
2000	7.2	6.9
2001+	6.8	6.5

B. Part B Trend Rates

1993	15.1
1994	12.3
1995	12.2
1996+	3.5

C. Dental Trend Rates

1993	8.5
1994	8.0
1995	7.5
1996	7.0
1997	6.5
1998-2010	5.0
2011-2020	4.0
2021+	3.5

SNET RETIREE HEALTH PLANS**1992 VALUATION****ASSUMPTIONS FOR POST-1989 NONMANAGEMENT AND
POST-1991 MANAGEMENT RETIREES***Includes Impact of the Caps***A. Medical Care Trend Rates**

	<u>Pre-65</u>	<u>Post-65</u>
1993	10.9	5.7
1994	9.9	8.1
1995	9.6	7.9
1996	(12.88)	(24.64)
1997	(22.46)	(40.27)
1998+	0	0

B. Part B Trend Rates

1993	15.1
1994	12.3
1995	12.2
1996	(12.45)
1997	(17.15)
1998+	0

C. Dental Trend Rates

1993	8.5
1994	8.0
1995	7.5
1996	7.0
1997	6.5
1998-2010	5.0
2011-2020	4.0
2021+	3.5

ATTACHMENT E

THE SOUTHERN NEW ENGLAND TELEPHONE COMPANY

ACTUARIAL STUDIES

(See Response to Para. 26)

SNET

**Postretirement
Group Life Insurance
Actuarial Report
1994**

**SNET
ACTUARIAL REPORT
ACCRUAL RATE FOR POTRETIREMENT GROUP LIFE INSURANCE
APPROPRIATE FOR USE IN 1994**

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**SNET
ACTUARIAL REPORT
ACCRUAL RATE FOR POSTRETIREMENT GROUP LIFE INSURANCE
APPROPRIATE FOR USE IN 1994**

I. General

This report develops the funding contributions to the Southern New England Telephone Company Postretirement Life Insurance Benefits Trust (hereafter referred to as the "Trust"). The Trust was established by SNET on December 20, 1991 to prefund postretirement group life insurance benefits up to a maximum of \$50,000 per retiree. No benefits are funded for key employees. A description of the benefits funded is provided in Table C. The Trust is intended to satisfy the Internal Revenue Code (IRC) Section 501(c)(9) with regard to tax exempt status related to the Voluntary Employees' Beneficiary Association ("VEBA").

The postretirement group life insurance benefits are funded on an actuarial basis. The accidental death and disability benefits provided under the group life insurance policy, as well as the basic group life insurance benefits payable in the event of death before retirement, are not advance funded.

The resumption of advance funding commenced in 1992 following an eight year period in which no contributions were made. Prior to 1984, postretirement group life insurance benefits were funded on an annual basis.

The primary purposes of advance funding are:

1. to allocate the costs of the benefits on a rational and systematic basis to the period in which the benefits are earned,
2. to provide security for the employees by making the receipt of the promised benefits independent of what happens to the company, and
3. to assure the investors that provision is being made to meet the future liability entailed by the Plan that could otherwise jeopardize their interests.

Participant data for this report was supplied by SNET as of December 31, 1993. This data was reviewed for accuracy and consistency with prior data and is deemed appropriate for use in determining funding requirements.

Asset information for this report was supplied by SNET as of December 31, 1993. This information includes both assets held in the VEBA trust and the remainder held by Metropolitan Life Insurance Company ("MetLife") in the Retirement Funding Account.

II. Actuarial Cost Method

The actuarial cost method used to determine the periodic charges to operating income for postretirement group life insurance and subsequent payments to the Trust is the Aggregate Cost Method. The basic rationale of this method is to contribute a stable percentage (accrual rate) of payroll of currently active employees during their remaining working lives. The accrual rate is determined such that future contributions plus the present Trust assets plus the future investment earnings are predicted to be sufficient to pay all future postretirement life insurance benefits expected to become payable from the Trust on behalf of pensioners and all active employees, and the associated expenses of the Trust and insurance carriers.

III. Assumptions As To Future Experience

Actuarial Value of Liabilities

To determine the accrual rate to provide postretirement benefits, it is necessary to estimate the basic group life insurance benefits that will be paid in future years on behalf of pensioners and, after retirement, on behalf of all currently active employees, and to estimate wages that will be paid in future years to all currently active employees. These items are then discounted to estimate their present values. To complete the calculations, experience is analyzed and actuarial assumptions are developed. The accrual rate is developed in Table A.

The investment earnings assumption used in determining the present value of benefits and the present value of future wage payments for 1994 is 7.5% (8% for 1993).

The following actuarial assumptions were revised for this valuation based on the results of a study reviewing plan experience. The tables are displayed in Sections H and I, and are as follows:

Table H.1	Wage Scale Indices (Management Plan only)
Table H.2 and I.2	Annual Rates of Employee Separation from Service
Table H.3 and I.3	Annual Rates of Retirement on Disability Pension
Table H.4 and I.4	Annual Rates of Retirement on Service Pension
Table H.6 and I.6	Annual Rates of Mortality for Service Pensioners

A summary of other assumptions used in determining the accrual rate for 1994 for the management and nonmanagement employees is presented in Sections H and I respectively of this report.

While it is not to be expected that any one of the assumptions will prove to agree exactly with future experience, the assumptions have been developed so that each assumption is reasonable and represents the best estimate of anticipated experience under the plan.

Annual redetermination of the accrual rate provides a means whereby continual adjustment is made for the deviation of actual from assumed experience. The spreading of such adjustment over the remaining future payrolls of the then present employees minimizes the magnitude of fluctuations in the rate due to accumulated unrecognized effects. Under the Aggregate Cost Method of accrual, the deviation of actual experience during the year from that assumed for the year is a measure of the adequacy of the assumption if current experience were to continue. It is not, however, a conclusive measure of the long-run accuracy, since it is unlikely that the experience of any one year will be continually repeated.

Actuarial Value of Retirement Funding Account

Assets as of December 31, 1993 are derived from two sources, the VEBA Trust and the Retirement Funding Account (RFA). The RFA was established in 1958 and was held primarily by The Travelers Insurance Company, with a portion held by the MetLife. As of December 31, 1991 the RFA held by The Travelers was transferred to the VEBA Trust over the period from January 2, 1992 to October 1, 1992. Beginning in 1992, the assets held by MetLife are being transferred into the Trust or a separate account held by The Travelers, at the discretion of SNET, in equal installments over ten years. Assets as of December 31, 1993 in the Trust and RFA were provided by SNET.

The actuarial value of assets is the market value of Trust assets, as provided by SNET, plus assets held by MetLife as of December 31, 1993. These amounts are shown in Table B.

IV. Internal Revenue Code Requirements

The enactment of the Deficit Reduction Act (DEFRA) on July 18, 1984 applied new rules and regulations to welfare benefit plans for tax years ending after December 31, 1985. The legislation added strict deduction rules that limit the annual deductions for contributions made by employers to prefund welfare benefits. The legislation also established nondiscrimination requirements for welfare benefit plans, similar to those traditionally applied to qualified retirement plans. Southern New England Telephone's Group Life Insurance Plan is a welfare benefit plan under ERISA and is subject to DEFRA's requirements.

Under DEFRA's requirements (IRC Section 419 and 419A), the maximum deduction allowed to an employer for funding welfare benefits equals

1. the amount (including administrative expenses) which would have been allowable as a deduction to the employer for the benefits provided during the year on a cash receipts and disbursements basis, plus
2. the amount necessary to fund incurred, but unpaid claims (including associated administrative expenses) as of the end of the tax year, plus
3. the amount needed to accumulate assets over the employees' working lives that fully funds the employees' postretirement life insurance benefits at retirement, minus
4. the fund's after-tax income excluding employer contributions.

The accrual rate (calculated in Table A) applied to payroll would result in a contribution amount that is within the maximum allowable under the Internal Revenue Code.

V. Key Employees

DEFRA restricts the prefunding and handling of benefits for key employees. If benefits are prefunded, separate accounts may be maintained and benefits for those employees can be paid only from these separate accounts. However, SNET's key employee benefits are not prefunded and therefore, such benefits are paid through company operating expenses.

VI. \$50,000 Cap On Funded Postretirement Benefit

Under DEFRA, contributions to prefund retiree life insurance coverage are deductible only to the extent that they are used to provide the first \$50,000 of coverage, unless the employee was grandfathered. A retired employee was grandfathered under DEFRA if the employee attained age 55 on or before January 1, 1984, and either retired on or before that date or worked for the employer maintaining the group term life insurance plan during 1983.

VII. Expenses

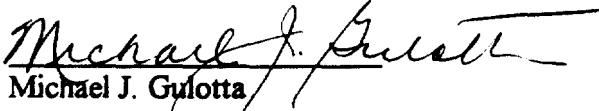
Since the payments to the insurance carriers must cover appropriate expenses incurred by the carriers, the accrual rate provides for such expenses in the same manner as it provides for the postretirement group life insurance benefits (i.e. total projected future expenses are spread evenly over projected future wages so as to enable expenses to be funded as a stable percentage of accruable payroll). The assumed rate of expenses used for 1994 is 5% (3% for 1993) of the present value of future benefit payments.

VIII. Appropriate Accrual Rate For Use In 1994

The 1994 accrual rate is based on the employee census as of December 31, 1993 and the actuarial value of assets as of December 31, 1993. The determination of the accrual rate, appropriate for use effective January 1, 1994, is shown in Table A. The accrual rate applicable to accruable payroll is 0.25%. The contribution amount for 1994, based on the January 1, 1994 payroll, is \$1,064,822.

This report was prepared by the actuary whose signature appears below. He is available to answer questions and/or provide additional data for any authorized agent of SNET and the IRS.

Actuarial Sciences Associates' relationship with the plan and the plan sponsor is strictly professional. There are no aspects of the relationship which may impact or appear to impair the objectivity of our work.


Michael J. Gulotta
Fellow, Society of Actuaries
President & CEO

December, 1994

SNET

**ACCRUAL RATE FOR POSTRETIREMENT GROUP LIFE INSURANCE
APPROPRIATE FOR USE IN 1994**

VALUATION AS OF DECEMBER 31, 1993

(1)	Present value of future benefits on behalf of retired employees and associated expenses	\$ 40,846,297
(2)	Present value of postretirement benefits on behalf of all active employees and associated expenses	\$ 34,236,273
(3)	Total: (1) + (2)	\$ 75,082,570
(4)	Actuarial Value of Assets as of 12/31/93	\$ 61,685,000
(5)	Present value of remaining costs: (3) - (4)	\$ 13,397,570
(6)	Present value of future wage payments to present employees	\$5,269,742,607
(7)	Accrual rate to provide postretirement benefits (as a % of accruable payroll): $100 \times [(5)/(6)]\%$	0.25%
(8)	1994 Annual Wage Rates	\$ 425,928,885
(9)	Contribution Amount: (7) x (8)	\$ 1,064,822

NOTE: Excludes key employees

SNET

**ACCRUAL RATE FOR POSTRETIREMENT GROUP LIFE INSURANCE
APPROPRIATE FOR USE IN 1994****SUMMARY OF ACTUARIAL VALUE OF ASSETS****AS OF DECEMBER 31, 1993**

(1)	VEBA Trust*	\$52,521,000
(2)	MetLife	\$ 9,164,000
(3)	Actuarial Value of Assets at December 31, 1993 [(1) + (2)]	\$61,685,000

* Market Value as of December 31, 1993

Table C

SNET

DATA RECONCILIATION FOR MANAGEMENT EMPLOYEES

	<u>Actives</u>	<u>Retired</u>
Participant count as of December 31, 1992	3,578	2,503
New Entrants	94	0
Pickup with prior Net Credited Service	2	0
Transfer in from other plan	17	0
Inactive returned to work	0	0
Prior vested term to retiree	<u>0</u>	<u>0</u>
Subtotal (Adds)	113	0
Terminations - Not Vested	(23)	0
Terminations - Vested	(53)	0
Retired	(17)	17
Disabilities	0	0
Deaths with Survivor	(3)	0
Deaths	(1)	(53)
Transfer out to other plan	(11)	0
Transfer out to Bell Operating Company	(8)	0
Transfer out	0	0
Other completions	0	(1)
Eliminations	<u>0</u>	<u>(1)</u>
Subtotal (Losses)	(116)	(38)
Participant count as of December 31, 1993	3,575	2,465
Average Age	43.7	67.2

Table D

SNET

AGE/SERVICE DISTRIBUTION FOR MANAGEMENT EMPLOYEES

AGE	<u>0-04</u>	<u>05-09</u>	<u>10-14</u>	<u>15-19</u>	<u>20-24</u>	<u>25-29</u>	<u>30+</u>	<u>TOTAL</u>
<25	12	0	0	0	0	0	0	12
25-29	75	66	4	0	0	0	0	145
30-34	72	188	69	12	0	0	0	341
35-39	50	106	154	164	28	0	0	502
40-44	33	73	120	184	352	49	0	811
45-49	16	33	71	114	388	325	20	967
50-54	8	11	28	52	105	222	119	545
55-59	1	4	8	19	32	34	98	196
60-64	0	4	0	6	2	6	34	52
>64	0	0	0	2	0	1	1	4
TOTAL	267	485	454	553	907	637	272	3,575

AVERAGE AGE: 43.7 years

AVERAGE SERVICE: 18.3 years

Table E

SNET

NONMANAGEMENT DATA RECONCILIATION

	<u>Actives</u>	<u>Retired</u>
Participant count as of December 31, 1992	7,680	3,915
New Entrants	1	0
Pickup with prior Net Credited Service	5	1
Transfer in from other plan	11	0
Inactive returned to work	0	0
Prior vested term to retiree	<u>0</u>	<u>0</u>
Subtotal (Adds)	17	1
Terminations - Not Vested	(55)	0
Terminations - Vested	(128)	0
Retired	(661)	305
Disabilities	(1)	1
Deaths with Survivor	(7)	0
Deaths	0	(103)
Transfer out to other plan	(17)	0
Transfer out to Bell Operating Company	(21)	0
Transfer out	0	0
Other completions	0	(4)
Eliminations	<u>0</u>	<u>(1)</u>
Subtotal (Losses)	(890)	198
Participant count as of December 31, 1993	6,807	4,114
Average Age	40.8	67.9

Table F

SNET

AGE/SERVICE DISTRIBUTION FOR NONMANAGEMENT EMPLOYEES

AGE	<u>0-04</u>	<u>05-09</u>	<u>10-14</u>	<u>15-19</u>	<u>20-24</u>	<u>25-29</u>	<u>30+</u>	<u>TOTAL</u>
<25	73	54	0	0	0	0	0	127
25-29	95	584	13	0	0	0	0	692
30-34	82	626	295	51	0	0	0	1,054
35-39	39	317	362	252	84	0	0	1,054
40-44	24	163	187	224	708	85	0	1,391
45-49	17	87	113	142	596	407	10	1,372
50-54	11	45	72	84	187	242	65	706
55-59	10	16	34	52	67	48	83	310
60-64	0	4	14	28	12	10	29	97
>64	0	0	1	0	0	0	3	4
TOTAL	351	1,896	1,091	833	1,654	792	190	6,807

AVERAGE AGE: 40.8 years

AVERAGE SERVICE: 15.6 years

Table G

SNET

**ACCRUAL RATE FOR POSTRETIREMENT GROUP LIFE INSURANCE
APPROPRIATE FOR USE IN 1994**

SUMMARY OF PLAN PROVISIONS

Eligibility

Service and disability pensioners (management and nonmanagement) are covered by this program at company expense.

Insurance Amount During Retirement

For retirements prior to April 1, 1986, for management employees, and prior to January 1, 1993, for nonmanagement employees, the Basic Group Life Insurance after retirement equals the annual rate of basic pay at retirement rounded to the next higher \$1,000 (regardless of active flex elections for reduced coverage) times the following percentage:

<u>Age</u>	<u>Percentage</u>
65 or less	100%
66	90%
67	80%
68	70%
69	60%
70 or more	50%

For retirements on or after the dates mentioned above, the Basic Group Life insurance after retirement will equal the annual rate of basic pay at retirement rounded to the next higher \$10,000 times the applicable percentage.

There is no AD&D insurance after retirement.

Southern New England Telephone
Wage Scale Indices
Assumed In Determining The 1994 Accrual Rate

Svc in years	Management								
	Wage Scale Indices at $t + 1/2$ for employees entering service at specimen ages								
	t	15	20	25	30	35	40	45	50
0	0	0.0515	0.0642	0.0800	0.0997	0.1242	0.1565	0.2008	0.2574
1	1	0.0593	0.0739	0.0920	0.1147	0.1429	0.1802	0.2311	0.2963
2	2	0.0667	0.0832	0.1036	0.1292	0.1610	0.2029	0.2602	0.3337
3	3	0.0738	0.0920	0.1146	0.1429	0.1780	0.2244	0.2878	0.3690
4	4	0.0805	0.1004	0.1251	0.1559	0.1942	0.2448	0.3139	0.4026
5	5	0.0875	0.1091	0.1359	0.1694	0.2111	0.2661	0.3413	0.4376
6	6	0.0948	0.1181	0.1472	0.1835	0.2286	0.2882	0.3696	0.4739
7	7	0.1022	0.1274	0.1587	0.1978	0.2465	0.3107	0.3984	0.5109
8	8	0.1098	0.1368	0.1705	0.2124	0.2647	0.3337	0.4279	0.5487
9	9	0.1173	0.1462	0.1822	0.2271	0.2830	0.3567	0.4574	0.5866
10	10	0.1248	0.1556	0.1939	0.2416	0.3011	0.3795	0.4867	0.6241
11	11	0.1323	0.1649	0.2055	0.2561	0.3192	0.4023	0.5159	0.6616
12	12	0.1397	0.1741	0.2170	0.2704	0.3370	0.4248	0.5448	0.6986
13	13	0.1474	0.1837	0.2290	0.2853	0.3556	0.4482	0.5748	0.7370
14	14	0.1554	0.1936	0.2413	0.3007	0.3748	0.4724	0.6058	0.7768
15	15	0.1636	0.2039	0.2541	0.3167	0.3946	0.4974	0.6379	0.8180
16	16	0.1721	0.2145	0.2673	0.3331	0.4151	0.5233	0.6711	0.8606
17	17	0.1811	0.2257	0.2812	0.3505	0.4367	0.5505	0.7060	0.9053
18	18	0.1903	0.2372	0.2956	0.3683	0.4590	0.5786	0.7420	0.9515
19	19	0.2000	0.2493	0.3106	0.3871	0.4824	0.6081	0.7798	1.0000
20	20	0.2102	0.2620	0.3265	0.4069	0.5070	0.6391	0.8196	
21	21	0.2210	0.2753	0.3431	0.4276	0.5329	0.6717	0.8614	
22	22	0.2322	0.2894	0.3606	0.4494	0.5600	0.7060	0.9053	
23	23	0.2441	0.3041	0.3790	0.4723	0.5886	0.7420	0.9515	
24	24	0.2565	0.3197	0.3984	0.4964	0.6186	0.7798	1.0000	
25	25	0.2696	0.3360	0.4187	0.5217	0.6502	0.8196		
26	26	0.2833	0.3531	0.4400	0.5483	0.6833	0.8614		
27	27	0.2978	0.3711	0.4625	0.5763	0.7182	0.9053		
28	28	0.3130	0.3900	0.4860	0.6057	0.7548	0.9515		
29	29	0.3289	0.4099	0.5108	0.6366	0.7933	1.0000		
30	30	0.3457	0.4308	0.5369	0.6691	0.8338			
31	31	0.3634	0.4528	0.5643	0.7032	0.8763			
32	32	0.3797	0.4732	0.5897	0.7348	0.9157			
33	33	0.3968	0.4945	0.6162	0.7679	0.9569			
34	34	0.4146	0.5167	0.6439	0.8025	1.0000			
35	35	0.4333	0.5400	0.6729	0.8386				
36	36	0.4528	0.5643	0.7032	0.8763				
37	37	0.4732	0.5897	0.7348	0.9157				
38	38	0.4945	0.6162	0.7679	0.9569				
39	39	0.5167	0.6439	0.8025	1.0000				
40	40	0.5400	0.6729	0.8386					
41	41	0.5643	0.7032	0.8763					
42	42	0.5897	0.7348	0.9157					
43	43	0.6162	0.7679	0.9569					
44	44	0.6439	0.8025	1.0000					
45	45	0.6729	0.8386						
46	46	0.7032	0.8763						
47	47	0.7348	0.9157						
48	48	0.7679	0.9569						
49	49	0.8025	1.0000						
50	50	0.8386							
51	51	0.8763							
52	52	0.9157							
53	53	0.9569							
54	54	1.0000							

Source: Industry-wide Management experience 1988-1990.

Table H.2

**Southern New England Telephone
Annual Rates Of Employee Separation From Service
Before Eligibility For Service Retirement
Assumed In Determining The 1994 Accrual Rate**

Service	Management	
	Male	Female
0	0.1759	0.1855
1	0.1280	0.1327
2	0.0804	0.0888
3	0.0605	0.0710
4	0.0479	0.0597
5	0.0388	0.0508
6	0.0329	0.0447
7	0.0291	0.0405
8	0.0266	0.0369
9	0.0260	0.0353
10	0.0254	0.0338
11	0.0247	0.0324
12	0.0236	0.0315
13	0.0208	0.0283
14	0.0173	0.0235
15	0.0138	0.0189
16	0.0112	0.0154
17	0.0103	0.0143
18	0.0093	0.0132
19	0.0084	0.0122
20	0.0075	0.0110
21	0.0075	0.0110
22	0.0065	0.0100
23	0.0065	0.0100
24	0.0065	0.0100
25	0.0060	0.0085
26	0.0060	0.0085
27	0.0060	0.0085
28	0.0060	0.0085
29	0.0060	0.0085
30	0.0060	0.0085

Note: Based on separations for all causes.
Source: SNET Management experience 1988-1990.

Table H.3

**Southern New England Telephone
Annual Rates Of Retirement On Disability Pension
Assumed In Determining The 1994 Accrual Rate**

Age x	Management	
	Rates of disability retirement during year of age $x + .5$ to $x + 1.5$	
	Male	Female
29	0.0001	0.0004
30	0.0001	0.0004
31	0.0001	0.0005
32	0.0002	0.0006
33	0.0002	0.0008
34	0.0003	0.0011
35	0.0003	0.0013
36	0.0004	0.0015
37	0.0005	0.0017
38	0.0007	0.0020
39	0.0008	0.0023
40	0.0009	0.0024
41	0.0010	0.0026
42	0.0011	0.0027
43	0.0012	0.0029
44	0.0014	0.0031
45	0.0016	0.0033
46	0.0019	0.0036
47	0.0022	0.0039
48	0.0026	0.0043
49	0.0029	0.0047
50	0.0034	0.0052
51	0.0040	0.0057
52	0.0046	0.0063
53	0.0053	0.0069
54	0.0060	0.0074
55	0.0062	0.0079
56	0.0066	0.0083
57	0.0074	0.0087
58	0.0088	0.0099
59	0.0110	0.0116
60	0.0141	0.0137
61	0.0183	0.0164
62	0.0239	0.0198
63	0.0308	0.0238
64	0.0394	0.0286

Source: Industry-wide experience 1985-1989.

Table H.4

**Southern New England Telephone
Annual Rates Of Retirement On Service Pension
Assumed In Determining The 1994 Accrual Rate**

Age	Management	
	Male	Female
49	0.0154	0.0425
50	0.0109	0.0277
51	0.0114	0.0273
52	0.0179	0.0403
53	0.0186	0.0397
54	0.0258	0.0521
55	0.0338	0.0638
56	0.0424	0.0750
57	0.0592	0.0977
58	0.0776	0.1191
59	0.0975	0.1392
60	0.1188	0.1580
61	0.2300	0.2700
62	0.2300	0.2700
63	0.2300	0.2700
64	0.5000	0.5000
65	0.4000	0.4000
66	0.4000	0.4000
67	0.4000	0.4000
68	0.4000	0.4000
69	0.4000	0.4000

Source: SNET Management experience 1986-1990.

Table H.5

**Southern New England Telephone
Annual Rates Of Mortality Among Active Employees
Assumed In Determining The 1994 Accrual Rate**

Age x	Rates of mortality during year of age x + .5 to x + 1.5		Age x	Rates of mortality during year of age x + .5 to x + 1.5	
	Male	Female		Male	Female
15	.0011	.0003	43	.0021	.0013
16	.0011	.0003	44	.0024	.0015
17	.0011	.0003	45	.0027	.0017
18	.0011	.0003	46	.0030	.0019
19	.0010	.0003	47	.0034	.0021
20	.0010	.0003	48	.0038	.0022
21	.0009	.0003	49	.0041	.0024
22	.0009	.0004	50	.0045	.0025
23	.0008	.0004	51	.0050	.0026
24	.0008	.0004	52	.0055	.0027
25	.0008	.0004	53	.0061	.0030
26	.0008	.0004	54	.0068	.0033
27	.0008	.0004	55	.0075	.0037
28	.0007	.0005	56	.0083	.0040
29	.0007	.0005	57	.0092	.0044
30	.0007	.0006	58	.0102	.0049
31	.0007	.0006	59	.0111	.0053
32	.0007	.0007	60	.0121	.0058
33	.0007	.0007	61	.0132	.0063
34	.0008	.0008	62	.0143	.0068
35	.0008	.0008	63	.0154	.0074
36	.0009	.0008	64	.0165	.0080
37	.0011	.0009	65	.0177	.0086
38	.0012	.0009	66	.0190	.0093
39	.0013	.0010	67	.0202	.0101
40	.0015	.0010	68	.0215	.0110
41	.0016	.0011	69	.0228	.0119
42	.0018	.0012			

Source: Industry-wide experience 1973-1977.

Table H.6

Southern New England Telephone
Annual Rates Of Mortality For Service Pensioners
Assumed In Determining The 1994 Accrual Rate

Age x	Rates of Mortality during year of age x + .5 to x + 1.5		Age x	Rates of Mortality during year of age x + .5 to x + 1.5	
	Male	Female		Male	Female
45	0.0251	0.0199	78	0.0578	0.0402
46	0.0206	0.0164	79	0.0628	0.0445
47	0.0168	0.0134	80	0.0681	0.0492
48	0.0136	0.0109	81	0.0738	0.0546
49	0.0111	0.0088	82	0.0802	0.0606
50	0.0091	0.0073	83	0.0874	0.0673
51	0.0078	0.0063	84	0.0957	0.0747
52	0.0070	0.0057	85	0.1051	0.0828
53	0.0066	0.0054	86	0.1160	0.0913
54	0.0066	0.0054	87	0.1283	0.1005
55	0.0068	0.0057	88	0.1421	0.1104
56	0.0072	0.0061	89	0.1574	0.1212
57	0.0078	0.0065	90	0.1741	0.1334
58	0.0084	0.0070	91	0.1920	0.1472
59	0.0091	0.0075	92	0.2111	0.1633
60	0.0099	0.0080	93	0.2310	0.1820
61	0.0109	0.0085	94	0.2537	0.2026
62	0.0119	0.0090	95	0.2790	0.2248
63	0.0130	0.0095	96	0.3050	0.2494
64	0.0143	0.0102	97	0.3331	0.2767
65	0.0156	0.0110	98	0.3639	0.3069
66	0.0171	0.0119	99	0.3975	0.3405
67	0.0187	0.0131	100	0.4343	0.3778
68	0.0207	0.0145	101	0.4744	0.4192
69	0.0229	0.0161	102	0.5181	0.4647
70	0.0255	0.0178	103	0.5657	0.5147
71	0.0285	0.0197	104	0.6176	0.5702
72	0.0320	0.0219	105	0.6743	0.6317
73	0.0357	0.0242	106	0.7361	0.6998
74	0.0398	0.0268	107	0.8037	0.7752
75	0.0441	0.0296	108	0.8774	0.8588
76	0.0485	0.0328	109	0.9580	0.9513
77	0.0531	0.0363	110	1.0000	1.0000

For ages prior to 45, the mortality rate is assumed constant at that age value.

Source: Experience of Industry-wide service pensioners 1986-1989.